

March 19, 2013

**State of Connecticut    General Assembly    Raised Bill H.B. 6656**

*Referred to Committee on INSURANCE AND REAL ESTATE*

AN ACT CONCERNING LIABILITY INSURANCE FOR FIREARM POSSESSORS OR OWNERS', to require any person who possesses or owns a firearm to procure and maintain excess personal liability insurance and self defense insurance, and to require the Insurance Commissioner to adopt regulations to implement the provisions of this section.

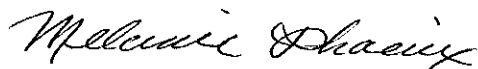
Good day ladies and gentlemen of the Committee. Thank you for this public hearing on the proposed H.B. 6656 which, for the following reasons, I must strongly oppose.

As there is no insurance coverage requiring one who possesses a firearm or a number of firearms to acquire liability insurance or self defense insurance now, frankly, this would be a means of increasing the coffers of the Connecticut treasury through the premium tax. I can not for the life of me accept that should such a bill be passed into law that this law would not be considered anything another than a "nusience tax" on law-abiding Connecticut citizen who are already taxed enough.

Should H.B. No. 6656 leave committee, be voted upon and end up law, it appears that it will take perfectly honorable citizens and overnight turn hundreds or perhaps thousands into criminals by labeling them with a Class A misdemeanor, a year in jail and up to two thousand dollars in fines. How would a father or mother explain to their child that yesterday daddy or mommy was in perfect standing of the law but overnight became a criminal because they did not or could not afford to purchase another insurance policy? What about antique firearms which don't operate. Would one be forced to purchase H.B. 6566 insurance?

How will the insurance carrier determine who is or is not going to be allowed coverage? Why is this bill being proposed when it has nothing to do with firearm protection of a human being? Licensed beauticians, who use scissors, razors, waxes, toxic chemicals, shampoos and conditioners, curling irons and hair sprays, which can singularly or in combination cause permanent damage to another human being, are NOT required to carry liability insurance in the State of Connecticut. Now, tell me why the push for H.B. 6566 and who benefits?

Thank you.



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